MAVERICK BANK FAILURE.

IT CAUSES A RUN ON A SAVINGS BANK.

WITHDRAWING DEPOSITS FROM THE FIVE CENTS INSTITUTION-CONTROLLER LACEY

> CRITICISED. [BY TELEGRAPH TO THE TRIBUNE.]

Boston, Nov. 4.—The Maverick Bank failure and the teath of "Norvy" Evens a p still the chief topics of interest in Boston, overshadowing even the State election in the minds of many. A run has been in prog ress for two days on the Five Cents Savings Bank in The father of "Nervy" Evans is president of this bank, and a senseless rumor was started on Monday that it was involved in the failure of the Maverick. The bank has deposits of about \$19,900,000 and has accounts with 125,000 depositors. It had less than \$10,000 in the Mayerick Bank when it closed. It has a net cash surplus of \$1,324,000, and bonds and ther scourities amounting to \$200,000 above what they stand on the books. President Evans, in response to inquiries, said:

we took in yesterday deposits to the amount of \$20,000; of course, we will not take in as much to-day. we are giving the amplest facilities we can for the pay-ment of those who want to withdraw. The men are paying out at five windows, but it is a physical in possibility within our space to accommodate as much as 1 per cent of the deposits in a day because we have more than 125,000 open deposit accounts.

"Is there any purpose to avail yourselves of the pixty day notice law?" was asked.

That is a matter for the trustees to consider hereafter," he remarked. "But at present there is no visible necessity for it. If we ever were in need of fands we could avail ourselves of large offers which have already been made to us from various banks."

While he was speaking several bank officials entered the room and agreed to place at Mr. Evans's disposal ranging from a quarter to a half million. Among the larger cash deposits received was one amounting to \$70,000. Said Mr. Evans; "At the run which occurred some years ago, when School-st. was thronged with our depositors, we paid out about \$5,000,000. Then we availed ourselves of the sixty-days' notice

and that stopped the excitement." "Do you think this will be the result in the present

case ?" was asped. -16 will not be necessary, as far as the resources of the bank are concerned. The question may arise, however, as to the interest of certain securities. For instance, we hold a large amount of city bonds. A sepreciation of values might be caused by throwing arities hurriedly on the market."

"Then you would not raise money by the sale "No, we can raise all the money we want by

borrowing from the banks and using these securities as collateral." "Is it lawful for a savings bank to borrow money

in this manner!"

"Not to berrow for the purpose of lending again but in this case we have the authority of the Savings hank Commissioners that it is entirely proper to do

so, to protect the interests of depositors in a temporary As to the depositors who are withdrawing their money, President Evans expressed regret that they would at least less one-quarter's interest, because even if they put their money into one of the other sanks they would be allowed no interest during the

Mayerick National Bank is still in charge of Bank Examiner Ewer, though Mr. Beal's appointment as receiver should soon arrive from Washington cial Examiner Lynch is assisting Mr. Ewer. Mr. Beal's salary as receiver will, it is said, be \$5,000 : year, and he will give bonds for \$200,000. no charge against Cashler Work or H. F. Woods, who, with the three indicted directors, constituted the Beard. Mr. Work had no money of the bank, had been faithful servant, beginning as office-boy twenty one years ago, and rising to the position of cashler His work is found by the Clearing and the Bank Examiner bank's accounting The clean. is, as one bank president expressed it, "as straight as The irregularities are wholly, so far as ascertained, the over loans upon the indersements of the three directors and to those connected with them speculations. These are misdemennors and not felonies under the United States statutes, and are punishable at most by imprisonment in the

jail not exceeding ten years.

The condition of these loans was not only called to the attention of Controller Lacey over and over again, but Bank Examiner Magrader went to Washington and nally emphasized the condition of the bank loans -epartment. He appears to have been headed off each time by Mr. Potter's influence at Washthe Philadelphia irregularities upon the Bank Examiner. 10 per cent of the bank's capital, and the notes, though signed by typewriters, clerks and the customary dumnot upon the back, but by separate indorsements filed in another part of the bank with the cashier. Unless more flagrant violations of the letter of the law are discovered, it may be questioned how far the bank directors can be pursued for these overloans to themselves. Director H. F. Woods owns sixty shares of the stock and had a personal deposit, the balance of which did not exceed \$1,000. He had a small loan, which will be provided for in due course. His total loss by the failure will be his stock and the assess-

meat, if any is made on it.

There is nothing in the affairs of the Maverick National Bank of which the Clearing House Committee of to the Locton associated banks has not been fully advised. The committee has guarded every point. It arranged that T. P. Beal should be the receiver for well-considered reasons. The facts regarding the loans of the bank have been in possession of the Controller of the Currency since last January, and it is now intimated that another Controller is likely to be appointed before long.

asted that another Controller is likely to be appointed before long.

Ine general loan recount, outside of the \$2,400,000 due from directors and the Evans losses, is good. The directors' fomis have still considerable collateral behind them. The bank had the largest bank collection business in the United States, speculation is the one thing that expanis all; speculation in stocks and grain with the Maverick Lank English decails. The first great speculation of the Maverick Bank was by Messrs, Freich and Fotter in New York and New-England. It was successful from a pecuniary point of view, but in that success lay concealed the ultimate ruin of the tank. In the New-York and New-England "mystery" deal, the bank's funds were used to a starding degree, but success covers a multitude of sine which adversity reveals, and the system of operations then begun has camiminated in the ruin of the bank and all its directors. Although the Maverick has been known as a speculations. It is now not to be wondered at that when the death of Irving A. Evans was announced. President Potter, in the silectors room should have invested to the property room, should have physically collaborate in the directors room should be president Potter, in the directors room should have physically collaborate in the

to be wondered at that when the death of Irving A. Evans was anonenced. President Potter, in the directors' room, should have physically collapsed; but it is a wonder, in the light of present revelations, that he should for so many days have patched up affairs and stemmed the current.

The ultimate effect of the experiences of the last few weeks will be salutary; will lead to more conservative lines and will influence a higher appreciation of conservative methods. The Beston banks brought over Monday night many millions of their reserve held in New-York and are in a stronger financial position than has been the case for a long time. Money will rule casy on approved collateral, and there should be no camper of any embarrassment to the man who is soltasy on approved collateral, and there should be no cauger of any embarrassment to the man who is solvent. The situation, on a broad view, still makes for confidence and values and profits. The large carnings of the milroads reflect the great cereal and trade movement and it is this, rather than results of unsound banking and speculative planging, that will govern the course and confidence of investors and merchants throughout the country.

backing and speculative plunging, that will govern the course and confidence of investors and merchants throughout the country.

Escuest efforts have been made to secure for publication the reports made by Eank Examiner Magnuter to the Controller of the Currency since January last. They will not be furnished for put 'cation or for any other purpose. It is not probable hat those reports total be obtained except by an order of the President west Congress. It is even doubtful whether the courts would order their production. They are regarded as confidential documents for the information of the Congress, but it is even doubtful whether the courts in toolie only. While they are in a sense public documents they go on the secret files and only one or two confidential persons have access to them. The reports of special agents if customs cases are of the same character. It is said that the courts in one or two intences have declined to permit them to be made unbile, on the ground that they contained confidential information for the guidance of a Government officer and that to publish them would be contrary to public policy. Estimate the country of the Currency since Jamasey last. They will not be furnished by lank Examiner Martuler in the Controller of the Currency since Jamasey last. They will not be furnished for put 'cation or for any other purpose. It is not probable hat those reports could be obtained except by an order of the President well Congress. It is even doubtful whether the courts are also confidential documents for the information of the Confidential continuous many many last and confidential documents for the information of the Confidential persons have necess to them. The probable and they are in a sense public documents, they no on the secret files and only one or two confidential persons have necess to them. The probable of special agents in customs cases are it he same character. It is said that the contained confidential formation for the cultimate of the files and control to the control of the currency and the position of the send and only one of the currency and the position of the send and the control of the currency and the position of deposits with the Maverick Bank have been told than nothing can be done until an official certificate of the samount at their credit, and of the fact but the knok has to offset, has been procured. There was an improved feeling on the Street to-day regarding the position of Maverick Bank draw of the currency and the position of Maverick Bank draw of the currency and the position of Maverick Bank draw of the currency and the position of the sentence of the currency and the cur

other banks to gauge the advances that shall be made to the depositors. They can say nothing at present, as to what this will show, but intimate that it will be a great deal worse than has been anticipated. Experienced banking men think there should be a first dividend, say in two or three months, and, allowing for possible litigation, that a final setdement ought to be made three years from now.

It is stated that the Maversck Bank had a business which netted, above all expenses, from \$100,000 to \$150,000 a year, or about 30 per cent on the bank's \$400,000 capital. The losses of the bank fall mostly upon institutions which should be well able to bear them. Of the \$8,000,000 deposits, \$5,000,000 are deposits of banks which, under the law, could keep a part of their reserve with a city bank, and the possible \$1,000,000 loss, or 20 per cent upon deposits, which may be made by these banks, will be so widely distributed as to be scarcely felt, except by a few small banks. The total loss to depositors outside of the banks by the Maverick Bank failure should not be

over \$500,000. President Whitney, of the East End Street Rallway Company, says that that company has \$30,000 deposited in the Maverick Bank.

Employes of a carpet house went to Asa Potter's new house, in Fairfield-st., yesterday and took out all the carpets which the firm had placed on the floors.

To-day another firm took out all the gas fixtures.

The assignees of the firm of Irving A. Evans & Co. have not secured as yet a majority of the creditors upon the assignment papers. The difficulty seems to be the unwillingness of creditors to make public their ultimately sign.

the joint accounts of Irving A. Evans & Co., of the estate of Asa P. Poiter and Colonel Pope, assignee, estimates that the creditors of Irving A. Evans & Co. will get 50 cents on the dellar.

Montreal, Nov. 4.-The Maverick Bank, of Boston has credit in this city in the Banque d'Hochelaga. The Maverick Bank was the Boston agent of the Banque d'Hochelago, and the latter bank, it is understood, had from \$10,000, to \$15,000 on deposit there. The bank in question is largely interested in the cattle and egg busi ness, and the Maverick Bank has transacted its bustness in this connection in Boston for them.

CALL MONEY RATES STIFFEN. DEMAND FROM BOSTON EXPECTED BY BANKS

IN THIS CITY.

The most important effect yet caused in New-York by the suspension of the Maverick National Bank of Boston was the decided stiffening in call-money rates vesterday. There were no heavy shipments of money to Boston, but the New York banks are expecting a demand from that city for part of the funds on deposit here. In order to prepare for the demand there was a liberal dling in of loans which led to an advance in rates to 65/10 per cent, with exceptions as high as 15 per cent. Bankers do not expect that these figures will be maintained, especially as large sums of foreign gold are about due. The European steamers which arrived over the election holiday brought \$1,462,900, and there known to be in transit for this port about \$1,800,-

oried run upon the Five Cents Savings Bank of Boston. The malitution is strong and its conservatism is proverbial. Houses with Boston connections had resuring telegraphic advices as to the situation in that city. Bankers concede, however, that as regards the Maverick National Bank much depends upon the way in which the assets are handled. It is believed that there are many securities behind the loans to President Potter and his friends, which if pressed on the market now would have to be sold at a sacrifice, while if they are nursed along may yield satisfactory results. surprise is expressed that the receiver appointed for the falled bank should be the president of a rival institution and a man who is said to have been inimical to Mr. Petier for a long time before the fallure. Men who are somewhat familiar with the situation in Boston regret that the appointment had not gone to a person unconnected with the associated banks and free from the possibility of criticism on the point of personal lealousy or business self-interest. The National Banking Department has at times earned a deserved reputation for the skill with which its agents have extracted excellent results from assets that seemed most unprofitising when the receivership began. It is be-lieved by some bankers that the Maverick's position can be materially improved if there shall be a con-siderate and conservative handling of the loans and a stern resistance to any policy of masty liquidation that would smack of a vulture feast.

James H. Nixon, a bookmaker's clerk, was arrested yesterday for passing a bogus check for Starter" Caldwell. Nixon came from the West some months ago; he had not been very lucky at the race ington. Controller Lacey threw the responsibility of April, he asked him to cash a check for \$20 drawn on but he will not be able to place the responsibility of McGrane. Caldwell let Nixon have the money, and the Maverick Bank losses upon John Magrader. The took the check. It was returned from St. Louis the Maverick Bank losses upon John Magrader. The bank's loans to directors are generally within the letter maybet, "No account." Caldwell did not see Nixon gain, but in the summer he heard that Nixon had also proprietor of the Brower House. A week ago Caldwell learned that Nixon had been seen in the city and at the Guttenburg racetmek. He notified Inspector Byrnes. Mr. Caldwell was unable to appear in Jeffer-son Market Court against Nixon and he was remanded

untill to-day. the Saratega meeting he was employed in writing eards for a bookmaker. He stayed at the Warden House until a few days before the end of the racing season

if come to this, that these poor creatures now the coup de grace? Can they only find peace grave? Will the Czar still refuse to receive Hirsch's messenger? Will he still turn a deaf

DARTMOUTH DEFEATS STEVENS.

A LIVELY CHAMPIONSHIP FOOTBALL MATCH-THE SCORE.

The Dartmouth College and Stevens Institute teams played a lively game of football at Hoboken yesterday. The battle was for the championship and the Dartmouth athletes won rather easily at the end. Nearly 1,000 spectators were present and every play, good or bad, was greeted by a great shout.

The Stevens men were agile and energetic in the first half and carried everything before them. As was generally expected, they went all to pieces in the second half and the Dartmouth men piled up 26 to the home eleven's nothing. Stevens was weak in the centre and their only virtue was their around the end

Young Terry, who has the record of playing on names. It is believed, however, that a majority will the Dwight, Crescent and Stevens teams in the last week, was badly injured and retired in favor of Strong. Bell was the only other victim.

1	The teams lined up as follows:		
1	Dorthmouth.	Left end	Stevens.
1	Hall	Left end	Griswol
1	Dodge	Left tank for a	Hutchinso
1	Walsom .	Left Fuard	Schumsche
1	Ad the France	Contro	Carre
١	Allight	Right guard	DICK CDXL
1			
1	Danton	Right and	
1	MeKav	Cuarter-back	ELLA BUG SMAN
1	Rell and Poliard	Left half-backM.	P.McKenzie cap
1	Ida	Right half-back	HAR
1	Price	Full-back	
4	Referen_C R S	torrs, Yale. Umpire-	R. G. Dilworth
1	Columbia.		

The game started at 2:30, and consisted of tw three-quarter-hour haives. The Dartmouth men started briskly, and Ide made a touchdown after less than two minutes' play. He also kicked a goal.

Then the Stevens men braced up, and Fielder made

the run of the day, making a touchdown after a run of 100 yards. After eight minutes' play, Fielder got a second touchdown, making the score 8 to 6 in favor of the home team. W. P. McKenzie and Hutchinson did good work

The Stevens men worked around the end to good advantage, and McKenzle made a touchdown, but Terry again missed goal. The first half ended with the score at 12 to 6 in favor of Stevens. Then Darimouth's superior team work told, and they carried all before them in the second half. Terry retired, and he was badly missed. The Dartmouth men

worked the centre for several yards, and then Ide got an opening, and on a clever run around the left end He falled at goal. Stevens railied and tried to work around the ends, but the Dartmouth men had solved the Stevens problem, and the tricks which had worked so well in the first half were useless in the second. Pollard played

like a demon and scored a touchdown, Ide again missing This gave Dartmouth a lead of two points. Pollard and McKay made clever runk, the former getting the touchdown, and Ide kicked the goal. Hake and Ide made good runs, Ide going thirty yards and

making a touchdown. He also kicked goal. Ide also made the final touchdown and goal. The game ended with the ball on Stevens's ten-yard line. First half-Touchdowns-Ide 1, Fulder 2, W. B. Mc-Kenzie 1. Goals kicked from touchdowns-Ide. Goals sed-Terry 2, McKenzie 1. Score firt half-Stevens

12. Durtmouth 6. ond half-Tounchdowns-Ide 3, Pollard 2, Goals kicked from touchdowns-ide 2. core second half-Dartmouth 26, Stevens 0, Total score-Dartmouth 32, Stevens 12.

NOW BISHOP THREATENS SUIT.

Richard Bishop, a lawyer, of No. 429 Houston-st. as arraigned in the Essex Market Police Court yesterday afternoon on the charge of illegally registering in the Xth Assembly District. The case is a peculiar one, according to hishop's story. He is a bachelor and lives in rooms in the rear of his office on Houstonst., and he asserts that he has lived in that place or near it for the last forty-two years. He has a ister in Brooklyn and frequently has spent his evenings at her home. When he attempted to register on Saturday last, a complaint was made against him on the ground that he lived in Brooklyn. He was prested the next day in Brooklyn and taken before Duffy at the Essex Market Court, who adourned the case until Monday. On Monday he was

Shortly afterward Assistant District-Attorney McIntyre applied to Justice Hogan to have the case rebail, he was locked up and spent the night in the out, no was beaco up and spent the night in the station-house. The next day he was taken before Justice Duffy, but Mr. McIntyre did not appear. Yesterday the case was again called, and Mr. McIntyre appeared, but failed to produce the evidence he said to have promised. Bishop was discharged and now says he will bring sult for false imprisonment.

FAMINE PICTURES IN RUSSIA.

A DESPERATE PEOPLE.

the sameds meeting he was complyed in writing cards for a lookinacher. He caused at the Warden Hausel and a lookinacher. He caused at the Warden Hausel and Lander Schuld leavage to the Cardian Hausel and Lander Schuld leavage to the Cardian Hausel and Lander Schuld leavage to the Cardian Hausel Lander Land

Beyond His Eights .- Police Justice-What is the charge, officer?
Officer McGobb—He was a shtandin' on the corner a simple. "There's only a few of us left."
It is seen—Aln't a man got a right to sing in this free American country!

Justice Sometimes he has and sometimes he hasn't.

What is your name, prisoner at the bar!

"John Smith."

"Ninety days."—(Indianapolis Journal.

A CRUMBLING MASTODON.

THE BONES NEAR EDOM, VA, EXHUMED ONLY TO FALL AWAY IN DUST. TEETH SAVED TO PROVE THE GENUINENESS OF

THE DISCOVERY-A BRUTE WITH A LARGER BODY BUT SMALLER BRAIN THAN THE AFRICAN ELEPHANT.

Washington, Sept. 16 .- In The Tribune of March 27, 1891, there appeared an article with this heading, "The Grave of a Mastodon." The bones of this mastodon have now been discovered at the bottom of the drained pond from whose sides a few fragments of the extremities and one or two teeth were formerly exhumed. On the other hand, the limestone caves of Linville, from whose roofs one may see the mastodon's grave in Mountain Valley, have yielded implements as distinctly paleolithic as the majority of those preserved in the Archaeological Hall of the Smithsonian Institution under that designation. When the description of "The Grave of a Mastodon" was written it was possible to speak of the observations then made in the plural. Now the experiences of an individual can alone be given. My most accomplished and gallant comrade of last February's journey has gone again upon one of those remote and perilous expeditions in the interests of science which have made him famous, but more famous in Europe than in his own country. On July 6 the present writer received instruc-

tions to go back to Mountain Valley (which last February was little better than a morass), secure the remains of the mastodon for the National Museum, and make such other observations and explorations as circumstances might suggest. There are few more beautiful countries than the Valley of Virginia, and within this favored tract no region is fairer than that where the waters divide and flow northward and southward into the main branches of the Shenandoah. When Rockhill and myself rode over this line last winter, a great snow was melting, the earth was dark and sodden, and icy winds swept down from the pallid heights that defined themselves against a slatecolored sky. As now I saw again the waters beneath which the mastodon lay, summer breezes rustled through the green woods, and the light of evening streamed over the Alleghanies upon a land golden with its harvest and quick with those reproductive energies which men everywhere have personified and adored.

These antagonistic experiences are emblematic of those mighty periods through which this creature had been preserved. When he passed awaynot peacefully and in the order of nature, for his teeth show that he perished in maturity-the sorrowful and desolate scene of last winter was but a faint reflection of that landscape upon which his eyes were closed forever. It was of sub-arctic severity in all its features. He lies upon the southern limit of the "drift" and the floods that burst from beneath the ice-cap which covered North America down to New-York while the earth was dragged away from the sun were thundering along these vales and placing and replacing the surface contours of the region in which his relies now appear, like those of some alien in an altered world. The first practical question with regard to the recovery of the great proboscidian was how to get rid of the water that covered his bones. This miniature lake beneath which they lay buried in boulder clay was of inknown depth, and from the constant rains which had occurred in this vicinity was full to the brim. No means of ascertaining the character of the bottom were at hand. It was easy enough to do this around the margin, but further out it was impossible without something that would finat the hydrographer, and that was not to be had at a moment's notice. In this emergency, one of the youthful aborginies of the locality proposed (for a consideration) to convert himself into a sounding machine. I may mention that for some time a large part of the mature portion of the population, and all its younger members, regarded your correspondent as a French conjurer-why French, knows-in search of buried treasure. When the true objects had in view were finally impressed upon the minds of the people spoken of, scharged, as he proved that he did live in Houston-st. they merely looked upon him as a harmless lunatic, and many of them honored him with their esteem. The above-mentioned boy having stated opened, on the ground that he had received an affidavit. that he oculd swim, prepared himself for aquatic that he was exercises and waded in. Shortly after this he a resident of Brooklyn. Pishop was again arrested on disappeared, and it became evident that there was periments established the fact that this hole was a V-shaped depression running along the entire ength of the pond, and that on either side of it the water was only about three feet deep. Still, there was a great deal of it to be displaced, and this must necessarily be poured upon somebody's iand, whose consent to the operation it would be requisite to obtain before active proceedings were begun. A great number of opinions prevailed among those who kindly interested themselves in the enterprise, and some of my most agreeable acquaintances earnestly desired that the drainage should be done up hill. Everyone who is at all familiar with the Vitae Sanctorum knows that the saints frequently accomplished this feat in former times, but I entertained a well-founded distrust of my own powers, and after a rude survey of the spot, and the determination of its levels, it was plain that the outflow must be on the north or nowhere. Something like a railroad cut would have been necessary to let the water off toward the south, and transverse ridges of rock effectually prevented trenching upon the east and west.

Negotiations were now begun with Mr. C. Long, upon whose fields this stagnant flood was to be loosed, and that gentleman-when he was found for he was a tax collector and had to be hunted upon the face of the earth-not only granted the request, but also consented to superintend the work. This he did in the most efficient manner, and in course of time a ditch 600 feet long and of sufficient depth and width was dug up to the head of the pond: Then one evening as a thunder storm gathered upon the Blue Ridge, the intervening earth was out away, and the waters be neath which the mastodon lay burst forth. They flowed off during the night, and after deepening the channel next day, by nightfall the excavation was empty, except some pools which were got rid of by secondary drains.

What was to be seen there depended entirely upon the man who looked upon the scene. From one point of view, it was nothing but an irregular expanse of ugly and ill-omened black mud, smelling vilely and exhaling fever. From another, it was the last resting place of a giant such as the earth no longer holds, one also whom death had overtaken in his vigor, amid what circumstances of mighty, if ineffectual, struggle against his doom, who shall say? No reflections of this kind appear in the memoranda submitted to the American Association for the Advancement of Science, now in session, nor will any such imaginations find admission into the Smithsonian report. But this is a narrative of events, not a scientific paper, and one may confess that as the gloom deepened the scene changed. Shadows of the primeval woods of northern wilds that once grew here fell across the empty pool. The roar of torrents which merhaps had swept the monarch of these solitudes to his death sounded faintly on the passing air. Or, looking eastward to where the evening star was shining over the Linville caves whence came the earliest works of human hands, one might hear brutal voices born upon the wind, and see troops of squat, muscular, low-browed men with streaming hair and immense, protruding jaws,

came leaping through the darkness to where the bogged down monster lay at their mercy. These is no trace of the fancies as may very well have all beens lasts.

Now began a series of performances during which for some time the writer lived in that malodorous mud more like a reptile than a numan being. The object of attainment was a masseum specimen, and it was certain from the look of the place that the bones which lay scattered beneath its broad expanse would be saturated with water and easily injured in ex-

cavation. Having picketed a few men from the mass of the workingmen and dismissed the rest, I began my search. A reward was offered for the first bone unearthed, but for a long time no discovery was made. Radiating trenches were cut from the centre, the soil being carefully removed with a shovel, and no spade or grubbing-hoe allowed. Underneath the mud lay a stratum of yellowish and very tenacious clay, and beneath this, in every instance where the bed was reached, it preved to be of slate, from between whose laminae the waters gushed as soon as it was laid bare. It was a wearisome business, this fight with the outflow of inaccessible springs that gained upon us as fast as it could be got rid of. The sun scorched us, and we were drenched and in-

litely discomposed and obstructed by heavy showers of almost daily occurrence. Then again no remains came to light, and the men became despondent and began to doubt their existence and to look upon me as a lunatic. At last one day there came a shout of triumph from one of them who was at work where a shaft of argillaceous limestone burst through the slaty bottom. He had got down to the bed-rock, and there, after the enclosing earth was carefully removed by hand, lay the immense thigh-bone of a mastodon. We raised it with the utmost tenderness and care, but after the many hands which supported its weight were withdrawn, it crumbled to pieces on its bed of grass. This was the history of all parts of the skeleton brought to light, except the teeth. If left as they were found, the water from subterranean sources soon covered them. If removed they crumbled by their own weight. Then " black care" sat constantly upon the crupper of your correspondent's horse, and journeying into the regions below Edom, Mr. J. D. Pennybacker, late United States Inspector of Surveys, was brought upon the scene of our misfortunes. That able engineer rode and waded about for half a day, after which he delivered the following opinion:

"You can't stop the water, and you can do nothing unless it is stopped. In your case I should

suspend further operations." The mastodon had been found, but it was a

labor inaptiarum-he could not be saved. If one might occupy a proper situation in interplanetary space, he would now see, so far as our earth is concerned, a globe with a silvery light hurtling around the sun at varying rates of speed, with frightful oscillations, never travelling twice in the same track, but, upon the whole, moving nearly in a circle. This circularity of orbit has not, however, been constant. Owing to astronomical influences into which it is needless to enter here, the eccentricity of the ellipse has been greatly increased at different and irregular periods. The poles likewise change their position with relation to that central luminary which is the source of heat and life upon every part of the world's surface. About two millions of years ago planetary conjunction produced one of those clongations of the orbit spoken of, and this, to gether with a precession of the equinoxes that placed our hemisphere nearly eleven millions of miles further away from the sun in winter, necessarily resulted in the formation of more ice during the season in which its direct rays failed to reach it than could be melted in summer. So began the last glacial epoch, which lasted for about 190,000 years, and it was during the quaternary that the mastodon became extinct. As a group of species the geographical distribution of this animal embraced India, Central Europe, Great Britain, and North and South America. In time its range extended from the middle miocene to the end of the pliocene in Asia and Europe, but the end of the pliocene in Asia and Europe, but in America, as was said, it did not vanish from the earth until some period during the ice age. Comparative anatomists are accustomed to deter-mine the character of an animal from a fragment of its frame, and so far as the more general feat-ures go, its essential characteristics of structure can be so determined. When, however, we de-seed to details which, perhaps, have a consider-

can be so determined. When, however, we descend to details which, perhaps, have a considerable influence in deciding the fate of a group during the struggle for existence, these morphological generalizations prove to be insufficient.

Classification is one thing, and the estimation of organic traits which will enable a creature to adjust itself to its environment and to conquer its adversaries and live is another. Those special relations that existed between the mastodonic groups are not very well understood. The relations that existed between the mastodonic groups are not very well understood. The animal has been frequently described by eminently competent zoologists, but the specimens were scarce, and the resurts, so far as the relations between species of the genus are concerned, seem to be rather unsatisfactory. It is certain that this form of the probescidians stands as an intermediate organism with the dinotherium of the tertiary on one side and the modern elephant on the other. It may also be confidently asserted that a mastodon resembles the latter more than the former. There is no need to enter upon those technical differences by which these more than the former. There is no need to enter upon those technical differences by which these genera are discriminated, and this part of the subject may be concluded by saying that this particular beast, after whose bones the writer has been grubbing in the mud for a month, was the so-called gigantic mastedon. He was provided with other names also; was larger than the average African elephant, and had a smaller brain than any elephant now existing. His tusks were very much curved; he was essentially a browsing animal, and probably, or possibly, was as stupid and aggressive as a black rhinoceros. No doubt many a skin-clad savage of that unknown race whose rude relies remain to attest their presence here heard the fatal trumpet too late to save himself, active and certain in movement as he was Likewise it is probable that when not taken at disadvantage he often made a general slaughter among our nalegithing fellow-countrymen who Likewise it is probable that when not taken at disadvantage he often made a general slaughter among our paleolithic fellow-countrymen who ventured to assault him. These events of an earlier world are lost in oblivion. A curtain no more to be raised than the veil of Isis, has fallen upon the stage where such wild dramas were enacted. All we can know for certain is the existence of the actors and all that can be made sure of is that imaginations truly scientific are existence of the actors and all that can be made sure of is that imaginations truly scientific are never altogether wrong. The fangles suggested by the associations of some particular spot may be erroneous so far as the place in question is concerned, but they are true of some other locality. No horde such as kindled the fires whose charred embers were found buried in the earth before the caves of Linville, may have done to the context. embers were found buried in the earth before the caves of Linville may have done my mastodon to death. Yet the evidence that the primeval elephant was destroyed by the cave-dwellers of the Somme and Dordogne is conclusive, and it is more fational to believe than to doubt that what was accomplished under known conditions in one place, should occur under like circumstances elsewhere.

TRON STEAMBOAT COMPANY'S MEETING. Asbury Park, N. J., Nov. 4 (special).-The annua meeting of the Iron Steamboat Company was held at Long Branch yesterday. Of the 20,000 shares, 16,000 were voted. The ticket headed by Samuel Carpenter

was the only one in the field. A vote of thanks was given by the stockholders to Mr. Carpenter for the way he managed the affairs of the company. The ticket elected was as follows: Directors, Sannel Car-penter, Emile Vatable, W. H. Wolfverton, G. M. penter, Emile Vatable, W. H. Wolfverton, G. M. Dodge, S. Newson Smith, O. E. Ballin, L. C. Waesnor, J. H. Coffin and A. C. Waesnington. Inspectors, of the next annual election of directors, Malcon R. Lawrence, Isaac L. Genesier, Charles B. Wison. The ing steel rifled guns. The first 8-inch gun has been ing steel rifled guns. The first 8-inch gun has been ing steel rifled guns. The first 8-inch gun has been ing steel rifled guns. ence, Isaac L. Genesler, Charles B. Wilson, The president's statement shows that, while the last season president's statement shows that, while the last season was an off one for excursions, on account of the continued cool weather, the company has been able to meet all its obligations, and refrained from declaring a dividend only by not wanting to deplets the treasury. The entire receipts from all sources were \$500,000, the distancements being \$255,000, keving a net profit for season of \$20,275. Added to this is the surplus of \$10,673 from last year, which gives the company a cash in ance of \$15,348. Mr. Carpenter attributes the poor patronage of the Long Iranch route to the abandoning of Monmouth Park mee track.

ARMY INTELLIGENCE.

Washington, Nov. 4 .- Captain Edward S. Godfrey. 7th Cavalry, is assigned to temporary duty in the Ad julant-General's office from October 26, 1891. Leave of absence for two months, to take effect on or about L. Sibert, Corps of Engineers. First-Lieutenant Stepher Seybourn, 10th Infantry, will report in person on November 11, 1891, to Colonel Robert E. A. Crofton, 15th Infantry, president of the examining board at Fort Wayne, Mich., for examination for promotion.

WAXIS \$10,000 FOR THE LOSS OF HIS WIFE.

GEOLOGY OF GRAND FALLS

THE CHASM THIRTY MILES LONG WHICH THE WATERS HAVE EXCAVATED.

CHARACTER OF THE GNEISS ROCK THROUGH WHICH THE RIVER MADE ITS WAY-CEX-TRAL LABRADOR NOT A TABLE-LAND BUT A REGION OF MOUN-

> St. John's, N. F., Oct. 16.-The Grand River Labrador, on which are the new famous falls, has its origin in Lake Petchikapou, in the very heart of this vast peninsula. From this great lake a chain of mailer lakes, with their connecting rivers, strete northward toward Fort Chimmo, on Ungava Bay. Lake Petchikapon receives the overflow of these lakes. The course of Grand River from this lake is directly south till the Grand Falls are reached. From that point it takes first a southeast course and at Horse shoe Rapids it turns northeast and fails into Melville lsay, at the head of Hamilton Inlet. Its entire course is estimated at 400 miles. At its mouth it is a mile and a quarter in width, and it receives numerou

TAINS AND LAKES.

The falls proper were found by Messrs. Bryant and Kenaston to be 316 feet in height. After precipitating itself over the rock into the abyss below the river pursues its maddened course through a narrow ravine or canon, having rocky walls from 300 to 400 in height, and extending from twenty-five to thirty miles. The course of the river through this gorge is zigzag, presenting sharp angles at intervals. emerging from this huge chasm it pursues a quieter course, broken, however, by numerous rapids.

The question at once presents itself, has the river, during myriads of ages, slowly eaten its way backward through the rocks for a distance of thirty miles ! Only a competent geologist, after a careful examination, could answer this question satisfactorily. But there are many circumstances which forcibly suggest the strong probability that the river has excavated th's immense chasm through which it flows, and that the falls are constantly receding. The narrowness of the gorge through its entire course; the perpendicular character of the cliffs that overhang the river, which seem in places to be undermined on one side by the force of the current, appear to point to the conclus that the crosive action of the water falling such a great height has worn away the solid rock and that the falls have receded this great distance.

The vast periods of time required to produce such a stilt might lead us to reject such a hypothesis. Lot it be remembered, however, that geologists have generally arrived at the conclusion that the Falls of Niagara were once at Queenstown Heights, and that the river has cut its way backward seven miles to the present site of the cataract. From certain data the eminent geologist Sir Charles Lyell estimated that is would have required 35,000 years for the retreat of the falls from the escarpment at Queenstown to their present position. The uppermost rock is a hard silurian limestone, ninety feet thick, but beneath is are soft shales which are undermined by the spray and constantly crumble away, so that the incumbent rock falls down in great masses. Suppose a similar perpetual and progressive waste to have been going on for enormous periods of time at the Grand Falls of Labrador, and there is nothing inconceivable in such an excavation having taken place. Time is nothing in nature's mighty processes. "A thousand years are Of course much depends on the character of the

rock through which the crosive action has taken place. Mr. Bryant has kindly given me a small fragment of the rock taken from the edge of the falls. I find, on examination, that it is gueiss-one of the most abundant of the archaean rocks. These ancient rocks are regarded by geologists as part of the primeval crust of the planet, deposited as chemical precipitates or mechanical sediments on the floor of the primeval ocean and since more or less crystallized and disturbed. The archaean rocks occupy an area of more than 2,000,000 square miles in the northerly part of North America, stretching from the Arctic regions southward to the great lakes. "Gaeiss," says Lyell, "may be called stratified or foliated granite, being formed of the same materials as granite, namely, feldspar, quartz and mica. The white layers consist almost entirely of granular feldspar, with here and there a speck of mica and grain of quartz. The dark layers are composed of gray quartz and black mica, with occasionally a grain of feldspar intermixed. The rock splits most easily in the plane of these darker layers, and the surface thus exposed is almost entirely covered with shining spangles. of mica. The accompanying quartz, however, greatly predominates in quantity, but the most ready cleavage is determined by the abundance of mica in certain parts of the dark layer. Instead of consisting of these thin laminae, gnelss is sometimes simply divided into thick beds, in which the mica has only a slight degree of parallelism to the planes of stratification."

It appears from the foregoing definition that guelss is a stratified and foliated rock, often having thin aminae; and is not a hard igneous rock. I observe that cleavage is not difficult. In fact, such a lamina-ted or foliated rock readily disintegrates and crambles away under such a force of falling water as that at Grand Falls. I can readily scrape particles from this fragment with the thumb nail. The mica layers render it possible. There is nothing inconceivable in the hypothesis that the river has scooped out a deep channel through this queissic rock, twenty-live or

render it possible. There is nothing inconceivable in the hypothesis that the river has scooped out a deep channel through this gneissic rock, twenty-live or thirty miles in length and 300 to 400 feet in depth, during the acons of past time.

Should this supposition be verified by a geological examination of the region and the canon itself, then we have in this lonely whiderness one of the most extraordinary of nature's operations. The numerous angles and sharp windings of the gorge may possibly mark the various stages through which the fulls have passed, as they were cutting their way backwall.

Here is a paradise for geologists. A study of this wonderful chasm and of this vast primitive region will add another interesting chapter to the story of our earth. We have heard much about the great table-land, 2,000 feet shove the sea level, which is said to occupy the interior of Labrador. Professor Kenaston has grave doubts whether any such table-land exists. He ascended an eminence some distance above the fulls, where he had an extensive view of the surrounding country. He saw only a rolling mountainous expanse which was evidently "the height of land" or watershed; but no appearance of table-land. Rolling hills with numerous lakes met the eye everywhere. It is possible the Labrador table-land will prove to be a myth. As far as I am aware, Professor Hind, who assended the Molsie River from the Guif side of Labraossible the Labrador table land soor Hind, who a. As far as I am aware, Professor Hind, who at the Moisic River from the Guif side of Labra-ed the Moisic River from the Guif side of Labrar, is the only writer who mentions this table-land he had no opportunity of observing it. Here included for daring explorers, with numerous geograph problems to be solved, and much to be learneout nature's productions in this grim archaea

ORDNANCE IN THE ARMY.

DISAPPEARING CARRIAGES FOR BIG GUNS-WORM OF THE DEPARTMENT. Washington, Nov. 4 .- Brigndier-General D. W.

Flagier, Chief of Ordnance, in his annual report to the Secretary of War, says that the difficulties to be armounted in supplying fertifications with new model disappearing carriages for large guns is perhaps greater than that of supplying the guns themselves. The Department is in great need of a well-equipped seaccast carriage factory for this work, and the refired 300 rounds without injury. One of the 8-inch guns was tested with German smokeless powder with significant results, fifty pounds of the compound giving the projectile a higher velocity with same pressure as 125 pounds of black powder. Among the estimates submitted is one of \$326,000 for the equipment of the south wing of the army gun foundry at Watervilet, and one of \$1,122,000 for oil-tempered and annualed steel for 8, 10 and 12 inch guns, including the parts required for the manufacture of a type 10-inch gun. General Flagler says that the great length of time required to produce and test a gun of 16-inch calibre makes an appropriation therefor without further delay a pressing need. An item of \$10,000 is asked for to alter one of the large lathes at the gun factory to adapt it to the manufacture of a type 16-inch gun. Other estimates are: For steel 12-inch seacoast mertars, 6725,000; for their carriages, 8449,500; for carriages for new 8, 10 and 12 inch gans, \$1.805,000; for enlargement of the heavy gun carriage plant at Watertown, Mass., \$151. e00; for armor-piercing projectiles, \$20,000; deck-piercing 12-inch shells, \$100,000; alteration of 15 and 16 inch carriages, \$100,000. The report describes at length the exhaustive experiments made by the